

**BEFORE THE INSURANCE COMMISSIONER
FOR THE STATE OF ARKANSAS**

**IN THE MATTER OF
JUSTIN MEADOWS, RESPONDENT
LICENSE NO. 16935396**

AID ORDER NO. 2021- 17

CONSENT AGREEMENT AND ORDER

Now on this day before Alan McClain, the Insurance Commissioner for the State of Arkansas ("Commissioner"), came Justin Meadows ("Respondent"), and the parties have reached an agreement concerning the title agent license issued to Respondent by the Arkansas Insurance Department ("Department"). The Commissioner is represented by Amanda Gibson, Associate Counsel. Respondent voluntarily waived his right to a hearing, and consents to the entry of this Consent Agreement and Order. From the facts and law before the Commissioner, he finds as follows:

GENERAL STIPULATIONS

1. It is expressly understood that this Consent Agreement and Order is subject to the Commissioner's acceptance and has no force or effect until such acceptance is evidenced by the entry of the Commissioner.
2. This Consent Agreement and Order is executed for the purpose of avoiding further administrative time, expense, and action with respect to this cause.
3. Respondent fully understands that this Consent Agreement and Order will in no way preclude additional proceedings by the Commissioner against the Respondent for acts or omissions not specifically addressed in this Agreement and Order or for facts and/or omissions that do not arise from the facts or transactions herein addressed.
4. Having the right to consult with legal counsel, the Respondent expressly waives all further procedural steps, and expressly waives all rights to seek judicial review of, or to otherwise challenge or contest the validity of this Consent Agreement and Order, the stipulations and imposition of discipline contained herein, and the consideration and entry of said Agreement and Order by the

Commissioner. This Agreement and Order is executed in the public interest, in the best interests of the parties hereto, and it represents a compromise and settlement of the controversy between the parties. This Order is for settlement purposes only.

5. By his signature affixed below, Respondent affirmatively states that he has freely agreed to the entry of this Consent Agreement and Order, that he has been advised that he may consult legal counsel and has had the opportunity to consult with legal counsel, that he waives his right to a hearing on the matters underlying this Consent Agreement and Order, and that no threats or promises of any kind have been made by the Commissioner, the Department, or any agent or representative thereof.

6. The parties, by signing this Consent Agreement and Order, affirmatively state their agreement to be bound by the terms of this Agreement and Order and aver that no promises or offers relating to the circumstances described herein have been made, other than the terms of settlement set forth in this Order, are binding upon them.

FINDINGS OF FACT

1. Respondent holds a producer's license as a title insurance agent.
2. Respondent moved outside of the state of Arkansas some time ago.
3. Respondent was formerly employed at Associates Closing & Title. When that agency closed, Respondent became employed at Pro Land Title, in July 2020. By that time, Respondent had already moved outside of the state of Arkansas.
4. On December 15, 2020, Department staff emailed Respondent a copy of the change of address form so that he could change his address from Associates to Pro Land.
5. Respondent has failed to notify the Commissioner of the change in his address, which occurred prior to his employment at Pro Land.

CONCLUSIONS OF LAW

1. Ark. Code Ann. §§ 23-61-101, *et seq.*, assigns the responsibility for administration of the Arkansas Insurance Code to the Arkansas Commissioner of Insurance (hereinafter referred to as the "Commissioner"). The Department is the lawful agency through which the Commissioner administers

the Arkansas Insurance Code, and the Commissioner is authorized to bring this action for the protection of Arkansas consumers.

2. The Commissioner has jurisdiction over the parties and subject matter pursuant to Ark. Code Ann. §§ 23-61-101 et seq., and 23-103-401 et seq.

3. Respondent's actions as described in the Findings of Fact above, violate Ark. Code Ann. § 23-64-507(f) requiring a licensee to "inform the commissioner by any means acceptable to the commissioner of a change of address within thirty (30) days of the change."

4. Ark. Code Ann. § 23-64-507(f) further provides, "failure to timely inform the commissioner of a change in legal name or address shall result in a penalty pursuant to § 23-64-216."

5. Ark. Code Ann. § 23-64-216(d) provides for a penalty of "...up to one thousand dollars (\$1,000) per violation..."

6. In light of the foregoing Findings of Fact and the evidence that Respondent failed to notify the Commissioner of his change in address within thirty (30) days, the Commissioner is authorized to levy a penalty.

7. The Commissioner hereby concludes that the facts set forth in the Findings of Fact, above, provide grounds for the issuance of this Order.

ORDER

NOW THEREFORE, on the basis of the foregoing and the waiver of the Respondent of his rights to a hearing and appeal under the Arkansas Administrative Procedure Act, Ark. Code Ann. §§ 25-15-201, *et seq.*, and the admission by the Respondent of the jurisdiction of the Commissioner, the Commissioner finds that the Respondent has consented to the entry of this Order and that the following Order is appropriate and in the public interest.

IT IS HEREBY ORDERED that:

1. Respondent shall pay a penalty in the amount of \$250.
2. Respondent shall remit the penalty to the Department no later than thirty (30) days after the date of this Agreement and Order.

3. The Department reserves the right to amend and/or supplement the facts contained in this Order to include additional violations of state law, with notice to Respondent.

IT IS SO ORDERED, DIRECTED, AND AGREED TO AS OF THE 28th DAY OF MAY, 2021.



ALAN MCCLAIN
INSURANCE COMMISSIONER
STATE OF ARKANSAS



JUSTIN MEADOWS
RESPONDENT